

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

IN RE: Joe Atherlee Marshall

Case No: 21-48031
Judge: Gretchko
Chapter 13

POST CONFIRMATION MODIFICATION OF THE CHAPTER 13 PLAN
PURSUANT TO L.B.R.3015-2(b) AND F.R.Bankr.P. 3015(g)

Debtor has filed papers with the court to seek a modification of the Chapter 13 Plan as follows:

1. DECREASE DEBTOR'S PLAN PAYMENT TO \$179.31 PER WEEK EFFECTIVE January 25, 2022 BECAUSE PER DOCTORS ORDERS DEBTOR IS NO LONGER ABLE TO WORK AN EXTENSIVE AMOUNT OF OVERTIME THEN \$212.41 PER WEEK EFFECTIVE MARCH 5, 2023 AND THEN \$231.85 PER WEEK EFFECTIVE OCTOBER 4, 2026.
2. THE PROPOSED PLAN AS MODIFIED HAS THE FOLLOWING IMPACT ON THE CLASSES OF CREDITORS BEING PAID BY THE TRUSTEE AS FOLLOWS:
 - a. Class One trustee fee: none
 - b. Class Two administrative claims: none
 - c. Class Three secured claims stripped: none
 - d. Class Four continuing claims/arrearage: none
 - e. Class Five (a) secured purchase money secured interest claims equal monthly payments: none
 - f. Class Five (b) other secured claims no equal monthly payments: none
 - g. Class Six executory contracts/unexpired lease: none
 - h. Class Seven priority unsecured claims: none
 - i. Class Eight special unsecured claims: none
 - j. Class Nine general unsecured claims: none

1/31/2022

/s/ Morris B. Lefkowitz
Morris B. Lefkowitz (P31335)
29777 Telegraph Rd #2440
Southfield, MI 48034
(248) 559-0180
morrie@lefkowitzlawgroup.com

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ORDER FOR ENTRY OF POST-CONFIRMATION PLAN MODIFICATION

This matter having come before this court on Post Confirmation Plan Modification.

IT IS HEREBY ORDERED that the Chapter 13 Plan is modified as follows:

1. DECREASE DEBTOR'S PLAN PAYMENT TO \$179.31 PER WEEK EFFECTIVE January 25, 2022 BECAUSE PER DOCTORS ORDERS DEBTOR IS NO LONGER ABLE TO WORK AN EXTENSIVE AMOUNT OF OVERTIME THEN \$212.41 PER WEEK EFFECTIVE MARCH 5, 2023 AND THEN \$231.85 PER WEEK EFFECTIVE OCTOBER 4, 2026.
2. THE PROPOSED PLAN AS MODIFIED HAS THE FOLLOWING IMPACT ON THE CLASSES OF CREDITORS BEING PAID BY THE TRUSTEE AS FOLLOWS:
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 - c. Class Three secured claims stripped: none
 - d. Class Four continuing claims/arrearage: none
 - e. Class Five (a) secured purchase money secured interest claims equal monthly payments: none
 - f. Class Five (b) other secured claims no equal monthly payments: none
 - g. Class Six executory contracts/unexpired lease: none
 - h. Class Seven priority unsecured claims: none
 - i. Class Eight special unsecured claims: none
 - j. Class Nine general unsecured claims: none

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

"Exhibit A"

ATTACHMENT 1

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY:

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS					
usual houshold goods: bed, dresser, table and chairs, couch, t.v., computer	1,250.00	0.00	1,250.00	1,250.00	0.00
Necessary Wearing Apparel	1,000.00	0.00	1,000.00	1,000.00	0.00
HHG/PERSONAL EFFECTS (total)	2,250.00	0.00	2,250.00	2,250.00	0.00
JEWELRY					
jewelry Location: 14851 Piedmont, Detroit MI 48223	250.00	0.00	250.00	250.00	0.00
JEWELRY (total)	250.00	0.00	250.00	250.00	0.00
CASH/BANK ACCOUNTS					
cash on hand Location: 14851 Piedmont, Detroit MI 48223	75.00	0.00	75.00	75.00	0.00
CASH/BANK ACCOUNTS (total)	75.00	0.00	75.00	75.00	0.00
VEHICLES					
2009 Ford F150 185000 miles Location: 14851 Piedmont, Detroit MI 48223	6,000.00	0.00	6,000.00	6,000.00	0.00
VEHICLES (total)	6,000.00	0.00	6,000.00	6,000.00	0.00
OTHER (itemize)					

401k: T Roe Price	4,000.00	0.00	4,000.00	4,000.00	0.00
OTHER (total)	4,000.00	0.00	4,000.00	4,000.00	0.00

Amount available upon liquidation _____	\$	<u>0.00</u>
Less administrative expenses and costs _____	\$	<u>0.00</u>
Less priority claims _____	\$	<u>35,126.98</u>
Amount Available in Chapter 7 _____	\$	<u>0.00</u>

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Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

U.S. Bankruptcy Court, 211 W. Fort St., Suite 2100, Detroit, MI 48226

Morris B. Lefkowitz, Attorney for Debtor, 29777 Telegraph Rd., Suite 2440,
Southfield, MI 48034

David Wm. Ruskin, Chapter 13 Trustee, 26555 Evergreen Rd, Suite 1100, Southfield, MI

48076

/s/ Morris B. Lefkowitz
Morris B. Lefkowitz (P31335)
29777 Telegraph Rd #2440
Southfield, MI 48034
(248) 559-0180
morrie@lefkowitzlawgroup.com

Date: 1/31/2022

UNITED STATES BANKRUPTCY COURT
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_____/

PROOF OF SERVICE

I, Morris B. Lefkowitz, hereby swear under penalty of perjury that on the date indicated below, I served copies of:

1. **POST CONFIRMATION MODIFICATION OF THE CHAPTER 13 PLAN**
upon the following parties by first class mail: SEE ATTACHED PACER MATRIX

Dated: 1-31-2022

/s/ Morris B. Lefkowitz
Morris B. Lefkowitz (P31335)
29777 Telegraph Rd #2440
Southfield, MI 48034
248) 559-0180
morrie@lefkowitzlawgroup.com

Label Matrix for local noticing
0645-2
Case 21-48031-lsg
Eastern District of Michigan
Detroit
Mon Jan 31 09:52:55 EST 2022

Diane Sawyer
PO Box 1758
Powder Springs, GA 30127-7522

Morris B. Lefkowitz
29777 Telegraph Road
Suite 2440
Southfield, MI 48034-7667

Michigan Department of Treasury
Collection / Bankruptcy Unit
POB 30199
Lansing, MI 48909-7699

US Attorney for EDMI
Attn: Civil Division
211 W. Fort Street, Suite 2000
Detroit, MI 48226-3269

Acima Credit LLC
PO Box 1667
Draper, UT 84020-1667

Moe Freedman
3030 W. Grand Blvd.
Ste. 10-200
Detroit, MI 48202-6030

Joe Atherlee Marshall
14851 Piedmont
Detroit, MI 48223-2242

David Wm Ruskin
26555 Evergreen Rd Ste 1100
Southfield, MI 48076-4251

Department of the Treasury
Centralized Insolvency Office
P.O. Box 7346
Philadelphia, PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Michigan Department of Treasury
Bankruptcy Unit
P.O. Box 30168
Lansing, MI 48909
5 48909-7668

State of Michigan Department of Treasury
3030 W. Grand Blvd., Ste 10-200
Detroit, MI 48202-6030

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud MN 56302-9617

End of Label Matrix	
Mailable recipients	12
Bypassed recipients	0
Total	12